



LATINO COMMUNITY CREDIT UNION

2025 ANNUAL REPORT

Dear members and partners,

In 2025, Latino Community Credit Union celebrated 25 years of expanding access to financial opportunity. While this milestone gave us the chance to celebrate how far we've come, it also reminded us why our work remains as important as ever.

Like many communities across our nation, our members faced uncertainty and challenges in 2025. Throughout our history, during periods of change, we have remained grounded in our mission: *expanding access to economic opportunity while serving as a trusted source of financial stability*. Through bilingual and empowering products, personalized service, and financial education, we provide opportunities to our members to navigate uncertainty, pursue their goals, and build lasting financial security.

In 2025, we also began writing a bold new chapter by building on major investments that strengthened our ability to serve members. With a new core operating system and bilingual digital banking platform in place, we introduced new member-focused products and services while expanding digital access and encouraging greater adoption of these enhanced tools.

As we celebrate 25 years of advancing economic opportunity, we remain focused on the future: deepening trust, expanding access, and building the products, services, and small business solutions our members need to grow and thrive.

Thank you for being part of our story. We are honored to serve you and look forward to building the next chapter together.

Sincerely,

Vicky Garcia

President & CEO, Latino Community Credit Union

2025 Impact at a Glance

Our impact is measured by our members' success. In 2025, LCCU reached historic milestones — growing assets, maintaining strong capital, and delivering over \$146 million in empowering loans to the communities we serve.

\$1.05B

Total Assets

24%

Net Worth to Propel our Growth

\$146M

In High-Quality Loans

405

Families Achieved Dream of
Homeownership and Accessed
Home Equity

99.51%

Loan Repayment Rate

LCCU Challenges Assumptions About Lending to Underserved Communities



Our 0.49% Loan Charge-Off Rate is well below industry peers, and we have not had a loss on a mortgage in almost two decades. These outcomes reflect a model built on comprehensive financial education, responsible lending practices, and long-term, trust-based relationships that position our members for success.

Removing Barriers to Financial Access

In 2025, we continued to remove barriers to opportunity, welcoming thousands of new members and providing pathways to homeownership, transportation, and credit-building for those traditionally outside the financial mainstream.

223,000 Members Served from 137 Different Countries

- **12,832 new members** — 41% previously unbanked

6,361 New Loans for \$146 million

- **\$78 million in mortgages** — 405 families achieved homeownership and accessed home equity; 200 first-time buyers; 18% without formal credit scores
- **\$57 million in car loans** — 2,300+ members secured transportation
- **1,225 credit-building loans**
- **\$25 million to members without formal credit histories**
- **65%** low-income borrowers



"The credit union gave us our first real opportunity. First, they helped us establish credit and learn how to manage our finances. Next, they helped us with our first car loan and our microbusiness loan to start our food truck. We also have our mortgage and credit cards with LCCU!"

— **Jairo and Maricol, Owners of The Corner-Venezuelan Food, Members since 2015**

Building Knowledge, Confidence & Financial Well-Being

Lasting financial well-being begins with knowledge and opportunity. Through comprehensive financial education, personalized guidance, investment accounts, and higher education scholarships we help members gain the confidence and tools they need to dream big and invest in their talents.



Jose's journey at LCCU is a picture-perfect example of why our members are our most important asset

2025 Savings & Education Highlights

- **4,900** long-term savings and retirement accounts
- **272 graduates** of our 4-week Financial Education Program (using updated curriculum)
- **\$164,500** in higher education scholarships awarded to 51 students

☐ **Jose's Journey:** When Jose's family joined LCCU in 2013, they were new to the U.S. financial system. As a teenager, he opened his first savings and checking accounts, building financial habits that later helped him graduate from UNC Charlotte debt-free with support from an LCCU scholarship. Inspired by his own experience, Jose joined LCCU in 2022 and was recognized as **Employee of the Year in 2025**.

25 Years of Strength, Stability & Member Trust

For 25 years, LCCU's financial strength — built on strong capital, steady growth, exceptional loan performance, and the trust of our members — has enabled us to provide affordable financial products, invest in innovation, and create opportunities for generations to come.



Key Financial Metrics

- **\$1,047,910,000** total assets
- **45%** asset growth over 5 years
- **0.60%** Return on Assets
- **23.7%** Net Worth
- **99.51%** Member Loan Repayment Rate

"LCCU is like family. They gave me the tools to invest in my children's education and now I am starting to build a savings account for my granddaughters."

— **Maria, Member since 2004**



Adina Abramowitz Impact Award

LCCU received the Adina Abramowitz Impact Award for Organizational Growth & Change, presented by the Opportunity Finance Network. The award recognizes Community Development Financial Institutions (CDFIs) that exemplify CDFI-pioneer Adina Abramowitz's principles of *continuous improvement*, *adaptability*, and *innovation* to create lasting community impact.

From our recent systems modernization to the launch of our bilingual digital banking platform, **every step of our journey is guided by a commitment to serve our community with greater agility and deepen our impact while staying true to our founding values of inclusion and trust.**

Investing in Innovation for Generations to Come

Creating greater opportunities requires continuous investment. In 2025, we strengthened the foundation for the future by expanding digital access, enhancing member education, investing in modern facilities, and developing new products that will help our members — and our communities — thrive for years to come.



2025 Strategic Investments

- **81,000 members** enrolled in new bilingual digital banking platform
- Extensive **video library** developed to help members take full advantage of updated products and services
- Opened **state-of-the-art branch** in Fayetteville — design to be replicated in 3 new branches in 2026
- New **business deposit products** developed for launch in 2026





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Financials Results as of December 31, 2025

Balance Sheet	2024	2025
Assets		
Cash & Investments	140,218,116	126,703,032
Loans, Net of Reserves	860,695,001	849,898,047
Other Assets	52,248,557	71,309,903
Total Assets	1,053,161,674	1,047,910,982
Liabilities		
Deposits	754,209,252	744,284,766
Notes Payable	39,275,000	33,500,000
Other Liabilities	18,867,222	21,694,421
Total Liabilities	812,351,474	799,479,187
Equity		
Secondary Capital	99,436,000	99,436,000
Net Worth	141,374,200	148,995,795
Total Equity	240,810,200	248,431,795

Income Statement	2024	2025
Revenue		
Investment Income	443,907	1,322,410
Loan Income	61,320,904	63,014,498
Fees & Other Income	9,782,436	10,270,431
Grants & Non-Operating Gains	11,040,484	4,670,638
Total Revenue	82,587,731	79,277,977
Expenses		
Interest & Dividends	23,763,320	21,074,567
Compensations & Benefits	23,529,129	25,839,662
Other Operating Expenses	19,723,418	17,073,111
Provision for Loan Losses	2,022,919	5,010,000
Depreciation	1,600,506	2,660,829
Total Expenses	70,639,292	71,658,170
Net Income	11,948,439	7,619,808